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Year

TODAY

THE BRIGHT GREEN argon lights of InterFirst Corp.'s new headquarters beckoned H.R. "Bum" Bright, principal owner of the Dallas Cowboys and holder of shares in both RepublicBank and InterFirst. Lunch and a tour led to a merger deal..... 2

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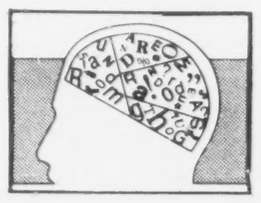


By SANFORD ROSE

Senior credit officers, once among the most complacent people in banks, are now impressed with the need to change and improve performance. Responding to a survey prepared by the First Manhattan Consulting Group of New York, officers at some 30 banks, most of which have assets of over $10 billion, express keen dissatisfaction with their current approach to risk management.

About two-thirds of the respondents are unhappy with their overall approach to characterizing risk — e.g., credit risk, liquidity risk, interest rate risk, operating risk, etc. More than 80% feel their banks could do a more comprehensive job in identifying risks in each product — e.g., swaps, standbys, committed lines, etc. Nearly 50% of these credit executives think it is "very important" to improve methods of quantifying the levels of risk in lending.

Some 95% see deficiencies in the quantification of risk for off-balance-sheet activities. And three-quarters of the executives want to do a better job in applying the tools of investment managers to the loan

Random Thoughts: Page 4 ➳

NY Banking Chief Calls New Ruling 'Nudge, Not a Challenge' to the Fed

By JED HOROWITZ

NEW YORK — The New York banking department has a better grasp of how to expand powers for state-chartered banks than many congressmen and some federal regulators, said Jill M. Considine, state superintendent of banks.

Her department gained national attention last week when it announced liberalized rules for the underwriting activities of securities firms affiliated with state-chartered banks.

"So many of the leading institutions are located here that we are more sensitive than a lot of congressmen to their needs," Ms. Considine said in a telephone interview Monday. "I hope this will be the spark to get some national legislation going."

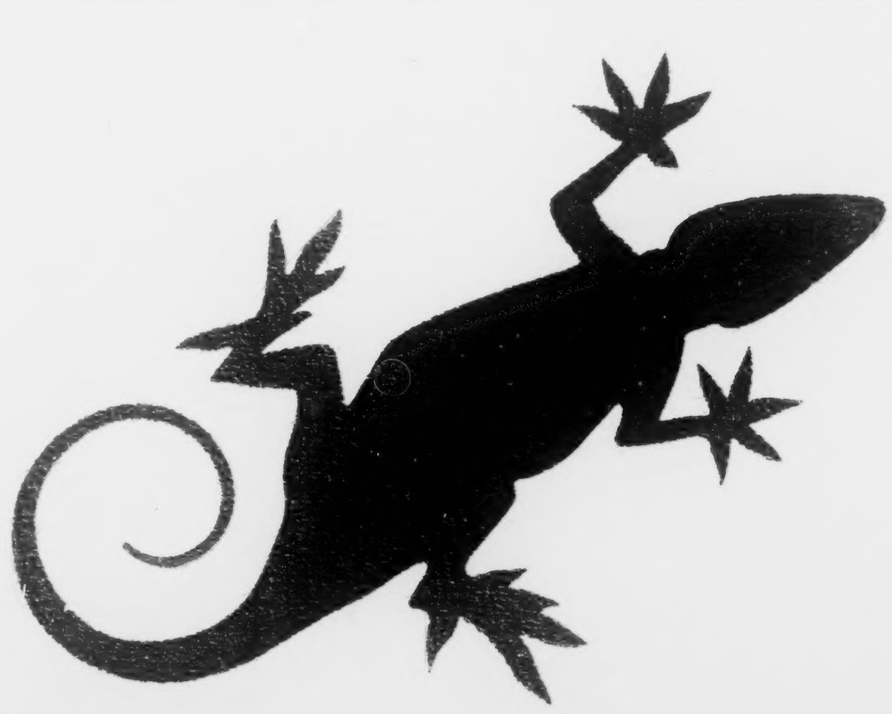
The state regulator, who has led the banking department since May 1985, noted that New York frequently has taken the lead in carving out new territory for banks. In one sense, she said, her department "was forced into a leadership role" because the changes affecting financial institutions worldwide "are happening in our own back yard."

Jill M. Considine

In a cover statement to her department's interpetive ruling on banks' underwriting and dealing powers, issued on Dec. 23, Ms. Considine aimed directly at influencing national policy.

"In light of the liberalization of global capital markets, the United States is now at a distinct competitive disadvantage due to the Glass-Steagall Act, and the focal point of the financial services

Considine: Page 5 ➳



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Reagan Budget Predicts FDIC, FSLIC Losses

High Number of Bank Failures Strains System

By BARTLETT NAYLOR and JIM McTAGUE
Washington Bureau

WASHINGTON — Bank and thrift failures will deplete federal insurance funds faster than expected, according to figures released Monday as part of President Reagan's proposed federal budget.

"Outlays by the major deposit insurance funds are estimated to exceed previously planned levels by $5.8 billion in 1987 and $4 billion in 1988," explained James Miller, director of the White House's Office of Management and Budget.

Mr. Miller's explanation came in 350-page volume that proposes an overall federal budget of $1.024 trillion, with a deficit of $107 billion.

The budget office estimated that the Federal Deposit Insurance Corp. will spend $4 billion in 1987, and $1.5 billion in 1988.

FDIC representative Steve Katsanos said the increase in insurance expense comes from higher-than-expected bank failures. "At one point, we thought failures in 1987 would be about the same as 1986," Mr. Katsanos said. "Now, it looks like there'll be a higher number." In 1986, 138 FDIC-insured banks failed.

However, the cost to the FDIC of closing banks has also increased, ac-

Budget: Page 21 ➳

First Nationwide Expanding Centers In K mart Stores

Special to the American Banker

DEARBORN, Mich. — First Nationwide Bank, a unit of the Ford Motor Co., will open "at least" 100 convenience branches in K mart stores this year, senior officials from both companies disclosed on Monday.

The expansion will give First Nationwide a network of 403 branches and reaffirms the San Francisco-based thrift's commitment to becoming a national financial institution.

First Nationwide, with assets of $15 billion, presently operates in eight states and recently was granted rights to expand into six other states. Anthony M. Frank, chairman of First Nationwide, said in an interview that he hoped to make acquisitions in all the states in which First Nationwide is authorized to do business.

At a joint news conference held at Ford's international headquarters here, K mart Corp. chairman and chief executive officer Bernard M. Fauber said the retailer expects First Nationwide eventually to have 1,000 branches in K mart stores throughout the country. The expansion will take place during the next several years, but

First Nationwide: Page 21 ➳

Merchants Acquires Bank in Ohio Valley

Special to the American Banker

INDIANAPOLIS — Merchants National Corp. here has announced plans to acquire the Ohio Valley Bancorp., the holding company for the $155 million-asset Madison Bank & Trust Co. in Jefferson County, along the Ohio River in southeastern Indiana.

The acquisition is Merchants' 12th since Indiana adopted multibank holding company rules and its first outside of central Indiana. Merchants chairman Otto N. Frenzel 3d said it begins the second phase of the bank holding company's acquisition strategy. He said Merchants will be looking at banks in the northern and southern thirds of the state for future acquisitions.

The agreement calls for Ohio Valley shareholders to receive two shares of Merchants stock for each share of Ohio Valley stock. ■

Former Directors of Tampa Thrift Enter Guilty Pleas

Special to the American Banker

TAMPA, Fla. — Two former directors of Community Federal Savings and Loan Association, Tampa, have pleaded guilty to bank fraud.

In exchange for agreeing to cooperate with the government in its case against several other former Community Federal officials, the men were each allowed to plead guilty to two counts of the indictment.

Before U.S. District Court Judge Elizabeth Kovachevich, Robert Bowes Jr. and Joseph V. Coppola pleaded guilty to charges of conspiracy to misapply bank funds and making a false statement in a Community Federal report.

A 20-count federal indictment was returned on Nov. 6 against seven men, including former Community Federal chief executive officer Leonard C. Garrett. The defendants are accused of bank fraud, including misapplying the funds of a $3 million loan to the now defunct State Capital Corp.

A federal trial is scheduled for early January, but assistant state attorney Judy Hoyer said it probably will be delayed because of trial conflicts.

Under the agreement, Ms. Hoyer said, each man could receive up to five years in prison and a $10,000 fine for pleading guilty to misapplication of bank funds.

On the second count, they could receive up to five years' probation, which would run consecutively after the first sentence, Ms. Hoyer said.

Ms. Kovachevich scheduled sentencing for March 27.

Ms. Hoyer said that since the two men agreed to cooperate with her office in the case against the other defendants, six counts against Mr. Coppola and two against Mr. Bowes were dropped.

In the original 10-count indictment returned on May 29, only four former directors of Community Federal — Mr. Coppola, Mr. Bowes, Mr. Garrett, and Tracy J. Harris Jr. — were charged.

The indictment said they defrauded Community Federal, a small Tampa savings and loan that caters almost exclusively to the local black community.

The thrift, which has had financial trouble in the past two years, is one of the most undercapitalized in the nation, according to published bank documents.

Mr. Coppola, Mr. Bowes, and Mr. Harris also were associated with Top Cat Commercial Builders Inc., an area construction company. The indictment said the men withheld information concerning a $3 million loan from Community Federal to State Capital.

In the second indictment, Steven P. Bazsuly, Michael E. Bazsuly, and Ralph M. Hansen were added as defendants.

Regulators . . .

➳ Continued from Page 12

rities powers for banks, and check-hold practices.

Mr. Ely said, however, that if the bills grow these "barnacles," it may be summer or fall before a bill passes both houses.

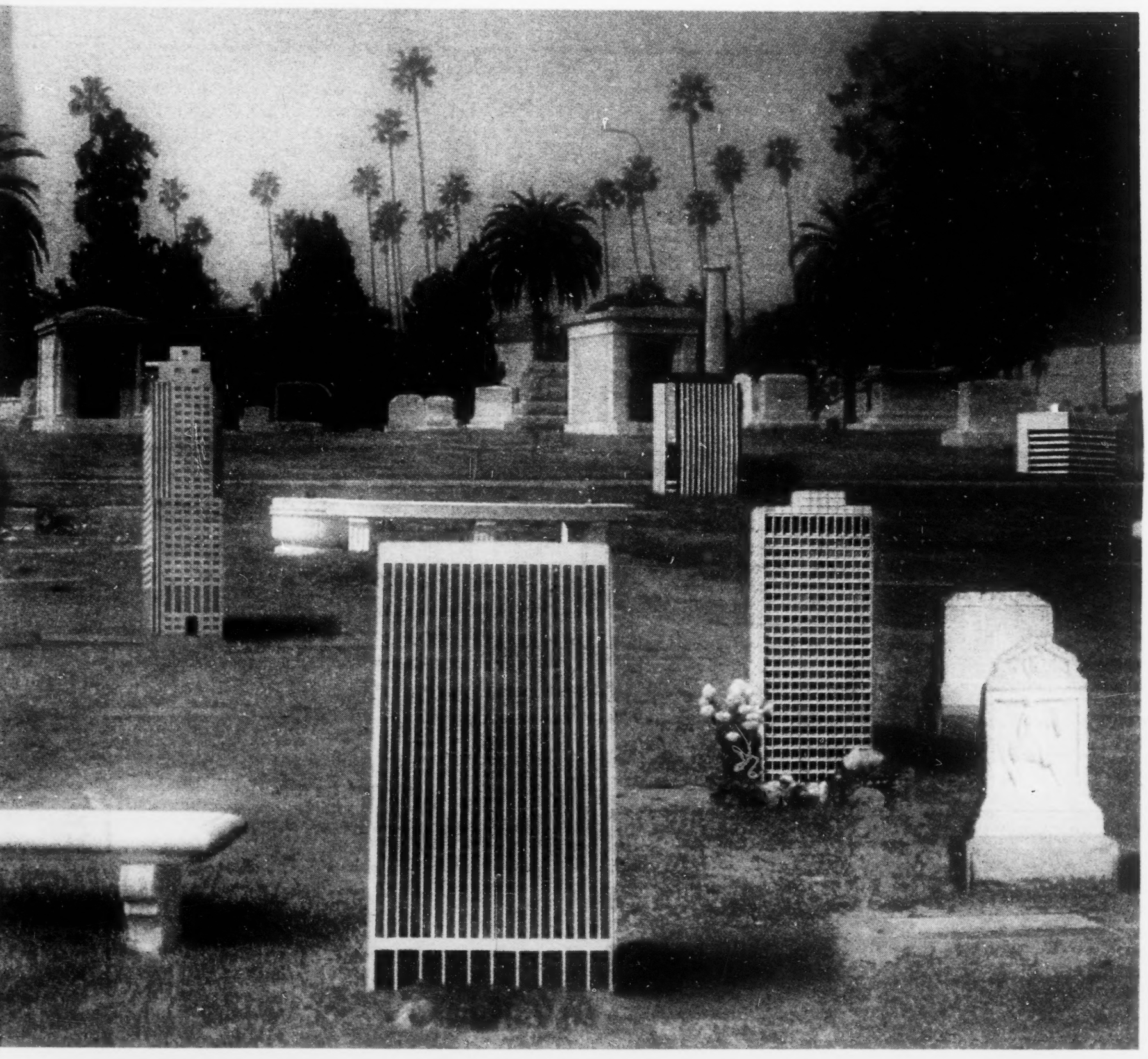
"Legislators may begin to feel that if they aren't on board this boat, they might as well forget about 1987 and tack on other banking items," he said.

Mr. McLean said that he did not expect passage to take until summer. He also said he did not feel that the probe into Chairman Gray's expenses would slow things down. ■

Bank Failures 1982-86

	'86	'85	'84	'83	'82
Alabama	1	2	1	1	1
Alaska	1	...	...	...	...
Arizona	...	...	...	...	...
Arkansas	...	1	2	1	3
California	8	7	6	5	2
Colorado	7	6	2	1	...
Connecticut	...	...	...	...	...
Delaware	...	...	...	...	...
Dist. of Columbia	...	...	...	...	...
Florida	3	2	2	...	1
Georgia	...	...	...	...	...
Hawaii	...	...	...	...	...
Idaho	1	...	...	...	...
Illinois	1	2	5	6	5
Indiana	1	1	2	...	...
Iowa	10	11	3	...	2
Kansas	14	13	7	1	...
Kentucky	2	...	1	1	...
Louisiana	8	...	1	...	...
Maine	...	...	...	...	...
Maryland	...	...	...	...	...
Massachusetts	...	...	...	...	1
Michigan	...	...	1	...	1
Minnesota	5	6	4	1	1
Mississippi	...	...	1	...	...
Missouri	9	9	2	1	2
Montana	1	...	...	1	...
Nebraska	6	13	5	1	...
Nevada	...	...	...	1	...
New Hampshire	...	...	...	...	...
New Jersey	...	...	1	1	1
New Mexico	2	3	...	...	...
New York	...	4	...	2	4
North Carolina	...	...	...	...	...
North Dakota	...	...	...	...	...
Ohio	...	...	...	...	...
Oklahoma	16	13	5	1	3
Oregon	1	3	5	5	...
Pennsylvania	...	...	...	...	1
Puerto Rico	1	...	1	1	1
Rhode Island	...	...	...	...	...
South Carolina	...	...	...	...	...
South Dakota	1	...	1	1	...
Tennessee	2	5	11	12	3
Texas	26	12	6	3	7
Utah	3	1	1	...	...
Vermont	...	...	...	...	...
Virginia	...	...	...	...	1
Washington	...	...	...	...	1
West Virginia	...	...	...	...	1
Wisconsin	1	1	...	...	...
Wyoming	7	5	2	1	...
Total	**138**	**120**	**79**	**48**	**42**

The total of failures for 1986 does not include seven assistance transactions. There were two in Kansas and one each in Louisiana, Missouri, Oklahoma, Tennessee, Washington.



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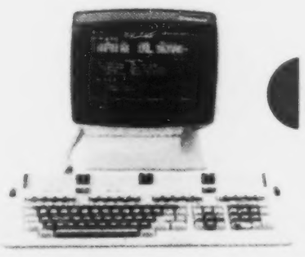

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FDIC-Insured Banks that Have Failed or Been Rescued in 1986

Washington Bureau

WASHINGTON — The following is a list of U.S. banks insured by the Federal Deposit Insurance Corp. that have failed or that the FDIC has given financial assistance because they were deemed in danger of failing in 1986. A bullet (•) preceding an item denotes a collapsed agricultural bank, defined by the FDIC as having agricultural loans exceeding 25% of its total loans.

The number of insolvent banks that were either liquidated or merged into other companies was 138. Seven others received financial help from the FDIC to keep them from failing. Fifty-nine were agricultural banks.

The total number of bank closings in 1985 was 120.

The number of permanent bank closings that resulted in insured deposit payoffs was 21 in 1986. That's also down proportionately from 1985, when there were 22 deposit payoffs.

□

• 1. **National Bank of White City**, White City, Kan. Closed Jan. 10. Deposits of $9.1 million. Cash advance of $2.9 million. Assumed by the Bank of White City, White City, a newly chartered subsidiary of Herington Bancshares Inc., Herington, Kan.

2. **First State Bank**, Cache, Okla. Closed Jan. 10. Deposits of $17.9 million. Cash advance of $11.3 million. Assumed by the American National Bank of Lawton, Lawton, Okla.

3. **Bank of Dixie**, Lake Providence, La. Closed Jan. 10. Deposits of $36.2 million. Cash advance of $8.9 million. Assumed by the Louisiana Delta Bank, a newly chartered subsidiary of Central Louisiana Bancorp., Ferriday, La.

4. **First Progressive Bank**, Metairie, La. Closed Jan. 17. Deposits of $37.2 million. Cash advance of $19.7 million. Assumed by First Industrial Bank & Trust Co., Metairie, a newly chartered subsidiary of First National Corp., Covington, La.

5. **American Bank of Casper**, Casper, Wyo. Closed Jan. 17. Insured deposits of $14.8 million transferred to Hilltop National Bank, Casper.

6. **Utah First Bank**, Salt Lake City. Closed Jan. 24. Deposits of $33.4 million. Cash advance of $15.4 million. Assumed by Citibank (Utah), a newly chartered subsidiary of Citicorp, New York.

7. **Pioneer State Bank**, Salt Lake City. Closed Jan. 24. Deposits of $8.4 million. Cash advance of $2.1 million. Assumed by Zions First National Bank, Salt Lake City.

• 8. **The Peoples National Bank and Trust Co.**, Albia, Iowa. Closed Feb. 6. Deposits of $46.2 million. Payoff.

• 9. **Johnson County Bank**, Tecumseh, Neb. Closed Feb. 7. Deposits of $18.3 million. Cash advance of $3.9 million. Assumed by State Bank of Elk Creek, Elk Creek, Neb.

10. **Valencia Bank**, Placentia, Calif. Closed Feb. 7. Insured deposits of $91.9 million transferred to Barclays Bank of California, San Francisco.

• 11. **First National Bank of Tipton**, Tipton, Iowa. Closed Feb. 14. Deposits of $17.5 million. Assumed by Citizens Savings Bank, Anamosa, Iowa.

12. **Park Bank of Florida**, St. Petersburg, Fla. Closed Feb. 14. Deposits of $543.9 million. Assumed by the Chase Manhattan Corp., New York.

13. **Executive Center Bank NA**, Dallas. Closed Feb. 14. Deposits of $9.1 million. Payoff.

14. **Elk City State Bank**, Elk City, Okla. Closed Feb. 21. Deposits of $21 million. Payoff.

15. **First National Bank at Douglas**, Douglas, Wyo. Closed Feb. 21. Deposits of $12.9 million. Assumed by First Wyoming Bank, Douglas.

16. **The First National Bank of Gorman**, Gorman, Tex. Closed Feb. 27. Deposits of $12.7 million. Assumed by Citizens State Bank, a newly chartered subsidiary of Mid-Texas Bancshares Inc., Fort Worth.

• 17. **The First National Bank of Tekamah**, Tekamah, Neb. Closed March 6. Deposits of $18.4 million. Assumed by Nebraska National Bank, Omaha.

• 18. **The City National Bank of Plainview**, Plainview, Tex. Closed March 7. Deposits of $48.9 million. Assumed by First National Bank of Plainview, Plainview.

• 19. **The Citizens Bank of Winigan**, Winigan, Mo. Closed March 7. Deposits of $5.9 million. Payoff.

• 20. **Farmers and Merchants State Bank of Lamberton**, Lamberton, Minn. Closed March 14. Insured deposits of $16.2 million transferred to American Bank of Mankato, Mankato, Minn.

• 21. **Williams Savings Bank**, Williams, Iowa. Closed March 20. Deposits of $10.7 million. Assumed by Iowa Falls State Bank, Iowa Falls, Iowa.

• 22. **First State Bank**, White Cloud, Kan. Closed March 27. Deposits of $5.1 million. Assumed by Silver Lake Bank, Silver Lake, Kan.

• 23. **First State Bank**, Memphis. Closed March 27. Deposits of $15.3 million. Assumed by Memphis State Bank, a newly chartered subsidiary of North Central Texas Bancshares Inc., Iowa Park, Tex.

• 24. **Stockholm State Bank**, Stockholm, S.D. Closed March 27. Deposits of $6.3 million. Assumed by Community State Bank of Stockholm, a newly chartered state bank.

• 25. **Farmers and Merchants State Bank of Huntsville**, Huntsville, Mo. Closed March 28. Insured deposits of $18.2 million transferred to City Bank and Trust Co., Moberly, Mo.

26. **Family Bank**, Ogden, Utah. Closed March 28. Deposits of $20 million. Assumed by Commercial Security Bank, Ogden.

27. **Industrial National Bank of East Chicago**, East Chicago, Ind. Closed April 3. Deposits of $8 million. Assumed by Mercantile National Bank of Indiana, Hammond, Ind.

28. **Eddy County National Bank**, Carlsbad, N.M. Closed April 3. Deposits of $23.1 million. Assumed by United New Mexico Bank at Carlsbad, Carlsbad.

• 29. **The National Bank**, Dyersville, Iowa. Closed April 10. Deposits of $38.2 million. Assumed by American Trust & Savings Bank, Dubuque, Iowa.

• 30. **The Peoples Bank of Mercer**, Mercer, Mo. Closed April 10. Deposits of $9.3 million (all insured). Payoff.

31. **The First National Bank of Ruston**, Ruston, La. Closed April 10. Deposits of $29.8 million. Assumed by Security First National Bank, Alexandria, La.

32. **Center National Bank**, Los Angeles. Closed April 11. Deposits of $36.7 million. Assumed by Independence Bank, Los Angeles.

• 33. **The Talmage State Bank**, Talmage, Kan. Failed April 16. In an assistance transaction, the Federal Deposit Insurance Corp. made a $1.7 million loan to the bank to keep it open.

34. **Florida Center Bank**, Orlando, Fla. Closed April 18. Deposits of $69.4 million. Assumed by American National Bank of Florida, Jacksonville, Fla.

35. **Union County Bank**, Maynardsville, Tenn. Failed April 22. On April 23, $30.1 million in insured deposits was transferred to Commercial Bank of Claiborne County, Harrogate, Tenn. Three offices of Union County Bank opened on April 23 as branches of Commercial Bank.

36. **First National Bank of Irving**, Irving, Tex. Closed April 24. Deposits of $33.5 million. Assumed by City National Bank of Irving, Irving. The failed bank's only office reopened April 25 as City National Bank of Irving.

37. **First National Bank of Bandera**, Bandera, Tex. Closed April 24. Deposits of $14.1 million. Assumed by Bandera Bank, Bandera, a newly chartered subsidiary of Bandera Bancshares Inc., Dallas. The failed bank's only office reopened April 25 as Bandera Bank.

• 38. **The Bank of Nortonville**, Nortonville, Kan. Closed May 1. About $6.4 million in 2,200 deposit accounts were assumed by Kendall State Bank, Valley Falls, Kan. The failed bank reopened as a branch of Kendall.

• 39. **The Bedford National Bank**, Bedford, Iowa. Closed May 1. Insured deposits of $16.5 million. Assumed by American National Bank, Bedford, a newly chartered subsidiary of Thurman State Corp., Thurman, Iowa.

40. **The First National Bank of Carter**, Carter, Okla. Closed May 1. All but about $74,000 of the bank's $6.5 million in deposits were insured and were approved for a payoff by the FDIC. Owners of uninsured deposits will share proportionately with the FDIC in the proceeds from liquidation of the bank's assets.

41. **Bank of Commerce and Trust Co.**, Tulsa, Okla. Closed May 8. Deposits of $126 million. Assumed by the First National Bank and Trust Co., Tulsa.

42. **Rainsville Bank**, Rainsville, Ala. Closed May 9. Its $15.6 million in deposit liabilities were assumed by Jacobs Bank, Scottsboro, Ala.

• 43. **First Bank and Trust of Idaho**, Malad City, Idaho. Closed May 9. Deposits of $54.7 million. Assumed by the Idaho First National Bank, Boise, Idaho.

• 44. **Citizens State Bank of St. Francis**, St. Francis, Kan. Closed May 15. Deposits of $22 million. Assumed by St. Francis State Bank and Trust Co., a newly chartered subsidiary of G.S. Bancshares Inc., Goodland, Kan.

45. **Saddleback National Bank**, Laguna Hills, Calif. Closed May 15. Had about $12.9 million in deposits, of which about $140,000 exceeded the federal insurance limit. Insured deposits were transferred to Landmark Bank, La Habra, Calif., while uninsured depositors and nondeposit creditors will share proportionately with the FDIC in the proceeds of asset liquidations.

• 46. **First State Bank & Trust Co.**, Edinburg, Tex. Closed May 23. Deposits of $118.8 million, of which $1.8 million exceeded the $100,000 insurance limit. After first deciding to pay off insured deposits, the FDIC on May 28 changed this to have the deposits assumed by NBC Bank-Edinburg, Edinburg, Tex., a newly formed subsidiary of National Bancshares Corp. of Texas, San Antonio.

47. **Centennial State Bank of Colorado**, Englewood, Colo. Closed May 23. Deposits of $18.9 million. Assumed by First Interstate Bank of Centennial NA, Centennial, Colo., a newly chartered national bank subsidiary of First Golden Bancorp., Golden, Colo.

48. **Sunshine State Bank**, South Miami, Fla. Closed May 23. Deposits of $97 million, of which $3.7 million exceeded the $100,000 insurance limit. A payoff of insured deposits was arranged, and uninsured depositors will share with the FDIC in the proceeds of asset sales.

• 49. **Roseland State Bank**, Roseland, Neb. Closed May 28. Deposits of $10.1 million. Assumed by Hastings State Bank, Hastings, Neb.

• 50. **Lone Rock Bank**, Lone Rock, Iowa. Closed May 29. Deposits of $7.1

Failures: Page 15 ▶→

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138 Banks Declared Insolvent Last Year; 59 Were Farm Lenders

➳ Continued from Page 14

million. Assumed by Swea City State Bank of Swea City, Iowa.

51. **First National Bank and Trust Co. of Norman,** Norman, Okla. Closed May 29. Deposits of $68.9 million. All but $512,000 federally insured. No acceptable bids received. Bank's insured deposits were transferred to the Liberty National Bank and Trust Co. of Oklahoma City, Okla., for a purchase premium of $250,000.

52. **Bank of Columbia Falls,** Columbia Falls, Mont. Closed May 30. Deposits of $40.5 million assumed by First Citizens Bank, Columbia Falls, Mont. Failed bank's sole office reopened as First Citizens Bank.

53. **Banco de Ahorro,** Mayaguez, P.R. Closed May 30. Failed bank's five offices reopened as branches of Banco Popular de Puerto Rico of San Juan. Banco Popular assumed $28.2 million in deposits from the failed bank and agreed to a purchase premium of $412,000.

• 54. **The Citizens State Bank,** McCracken, Kan. Closed June 5. Payoff of insured deposits. All but $5,000 of $10.3 million in deposits were insured.

55. **Security Bank,** Glenrock, Wyo., closed June 6. Payoff of insured deposits. All but $1,600 of $5.8 million in total deposits were insured.

56. **PetroBank NA,** Houston. Closed June 12. Payoff of insured deposits and an advance payment to uninsured depositors equal to 45% of their uninsured claims. All but $2.6 million of $36.8 million in total deposits were insured.

57. **Bossier Bank and Trust Co.,** Bossier City, La. Closed June 13. Assets purchased and deposits of $199.7 million assumed by the First National Bank of Shreveport, Shreveport, La. Premium of $1.673 million paid.

58. **The Bank of Commerce,** Shreveport, La. Closed June 13. Assets purchased and deposits of $69 million assumed by People's Bank & Trust Co., Natchitoches, La. Premium of $600,000 paid.

• 59. **First National Bank of Borger,** Borger, Tex. Closed June 19. Assets purchased and deposits of $68.1 million assumed by the newly-chartered First National Bank of Borger. Premium of $200,000 paid.

60. **The First National Bank of Chanute,** Chanute, Kan. Closed June 19. Payoff of insured deposits. All but $40,000 of $44.9 million in deposits were insured.

61. **The American Bank,** Alma, Wis. Closed June 20. Insured deposits transferred to Bank of Alma, a newly chartered subsidiary of La Farge Bancorp Inc., La Farge, Wis. Deposits totalled $34.8 million, including $1.8 million in accounts over the insured limit.

• 62. **Union Deposit Bank,** Union, Ky. Closed June 26. Insured deposits transferred to the Central Trust Co., Boone County, Ky., a newly chartered state bank. Deposits totalled $6.5 million, with all but $24,000 within the insurance limit.

63. **Continental National Bank of Kentucky,** Louisville. Closed June 26. Deposits of $9.7 million assumed by River City Bank Inc., a newly chartered subsidiary of First Breckenridge Bancshares Inc., Irvington, Ky.

• 64. **Commercial State Bank,** Pocahontas, Iowa. Closed June 27. Deposits of $42.5 million assumed by Citizens State Bank, Pocahontas, a newly chartered subsidiary of Carroll County Bancshares Inc., Carroll, Iowa. This was the first time the FDIC gave a note receivable in lieu of a cash advance to the assuming bank.

• 65. **The Home State Bank,** Rochester, Tex. Closed June 27. Deposits of $8.5 million assumed by Home State Bank, Rochester, a newly chartered subsidiary of Rochester Financial Corp.

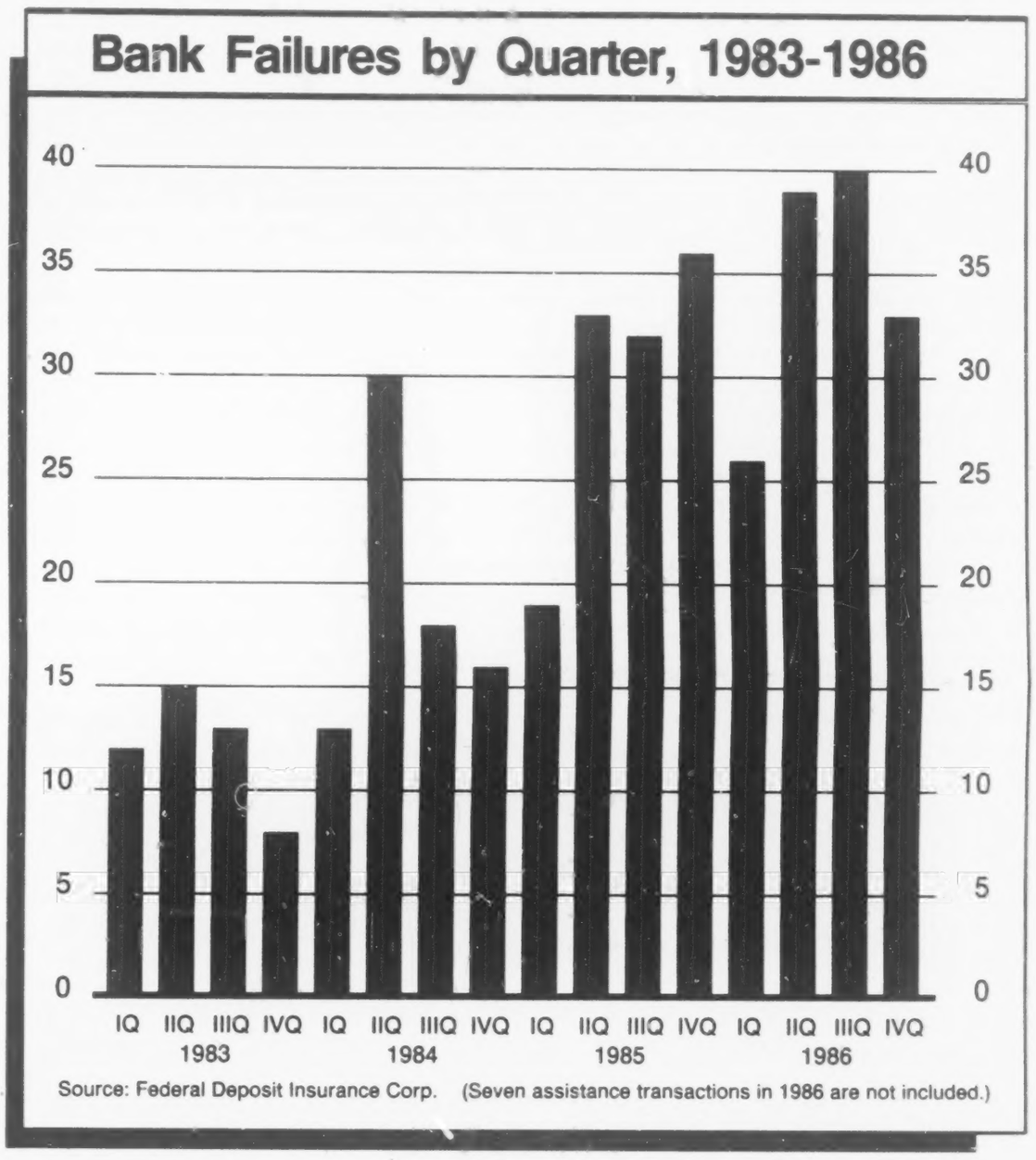
66. **Orange Coast Thrift and Loan Association,** Los Alamitos, Calif. Closed June 27. Deposits of $11 million assumed by Capitol Thrift and Loan Association, Napa, Calif.

67. **National Bank of Texas,** Austin. Closed July 2. Payoff of insured deposits. All but $1.3 million of the total $30.6 million in deposits were insured.

• 68. **Farmers State Bank of Clarissa,** Clarissa, Minn. Closed July 11. Deposits of $15.9 million assumed by First State Bank, Rush City, Minn., an affiliate of Kimberly Leasing Corp., Rush City. The FDIC gave a note receivable in lieu of a cash advance.

69. **The First National Bank and Trust Co. of Oklahoma City,** Oklahoma City, Okla. Closed July 14. Deposits of $1.5 billion assumed by First Interstate Bank of Oklahoma City NA, a newly chartered subsidiary of First Interstate Bancorp, Los Angeles.

• 70. **The Bank of Kiowa,** Kiowa, Kan. Closed July 17. Payoff of insured deposits. All but $19,000 of total $10.9 million were insured.



• 71. **Fillmore County Bank,** Geneva, Neb. Closed July 17. Deposits of $11.5 million assumed by York State Bank and Trust Co., York, Neb. The FDIC provided a note receivable in lieu of a cash advance.

72. **Callao Community Bank,** Callao, Mo. Closed July 17. Deposits of $5.1 million assumed by Lafayette County Bank of Lexington/Wellington, Lexington, Mo.

• 73. **The First National Bank of Sheridan,** Sheridan, Wyo. Closed July 17. Payoff of insured deposits. All but about $2.5 million of $59.7 million in deposits were insured.

74. **New Mexico National Bank,** Albuquerque. Closed July 17. Deposits of $146.3 million assumed by First Interstate Bank of Albuquerque. The FDIC provided a note receivable in lieu of a cash advance.

• 75. **Farmer's Bank,** Trimble, Tenn. Closed July 18. Deposits of $17.9 million assumed by First Tennessee Bank NA, Memphis.

76. **Permian Bank,** Odessa, Tex. Closed July 18. Payoff of insured deposits. All but about $152,000 of total $33.8 million in deposits were insured.

• 77. **McCune State Bank,** McCune, Kan. Closed July 24. Deposits of $7.8 million assumed by City National Bank, Pittsburg, Kan.

• 78. **The First National Bank of Prairie City,** Prairie City, Iowa. Closed July 24. Deposits of $18.3 million assumed by Security Bank, Marshalltown, Iowa.

79. **The Bank of Park County,** Bailey, Colo. Closed July 25. Insured deposits transferred to Bank of Mountain Valley NA, Conifer, Colo., a newly chartered subsidiary of Mountain Parks Financial Corp., Minneapolis. Deposits totalled $4.8 million, of which about $18,000 exceeded the insurance limit.

80. **Mountain Valley Bank,** Conifer, Colo. Closed July 25. Deposits of $7.7 million assumed by Bank of Mountain Valley NA, Conifer.

• 81. **First National Bank in Cordell,** Cordell, Okla. Closed July 31. Payoff of insured deposits. All but $99,000 of total $22.6 million were insured.

• 82. **Eden State Bank,** Eden, Tex. Closed July 31. Deposits of $12.4 million assumed by the Eden State Bank, a newly chartered subsidiary of Eden Financial Corp., San Angelo, Tex.

• 83. **Citizens State Bank,** Iowa Falls, Iowa. Closed July 31. Deposits of $50.9 million assumed by Green Belt Bank & Trust, a newly chartered subsidiary of Green Belt Bankcorp., Iowa Falls.

• 84. **The Gering National Bank and Trust Co.,** Gering, Neb. Closed July 31. Deposits of $67 million assumed by Scottsbluff National Bank & Trust Co., Scottsbluff, Neb.

• 85. **The Easton State Bank,** Easton, Kan., closed Aug. 7. Deposits of $15.9 million assumed by Fort National Bank, Easton, Kan.

• 86. **The First National Bank and Trust Co. of El Reno,** El Reno, Okla., closed Aug. 7. Deposits of $43.4 million assumed by the American National Bank of Lawton, Lawton, Okla.

87. **First Citizens Bank,** Dallas. Closed Aug. 7. Deposits of $88.9 million assumed by Grand Bank Northeast, a newly-chartered subsidiary of Grand Bancshares, Inc., Dallas.

• 88. **Graettinger State Bank,** Graettinger, Iowa, closed Aug. 7. Deposits of $11.4 million assumed by Swea City State Bank, Swea City, Iowa.

89. **Medicine Bow State Bank,** Medicine Bow, Wyo., closed Aug 8. Payoff of insured deposits. All but about $4,000 of total $4 million in total deposits were insured.

• 90. **The State Exchange Bank,** Yates Center, Kan., closed Aug. 14, assumed by the Girard National Bank, Girard, Kan. Total deposits $24.8 million.

91. **Citizens National Bank and Trust Co.,** Oklahoma City, closed Aug 14. Deposits of $157.5 million, including $3.7 million in accounts above the federal insurance limit, were transferred to the Liberty National Bank and Trust Company of Oklahoma City.

92. **Bank of Oklahoma, Oklahoma City NA,** with assets of more than $500 million, was in danger of failing but the FDIC announced a conditional $130 million assistance package. As one condition of the assistance program, the bank is to be merged into the $1.6 billion Bank of Oklahoma, Tulsa NA. Both are subsidiaries of BancOklahoma Corp. The FDIC's assistance package, announced Aug. 15, includes $90 million of nonvoting convertible preferred stock in the bank. Also, bank creditors of the holding company have agreed to substantial concessions in the terms of their loans.

• 93. **State Bank of Westphalia,** Westphalia, Kan., was deemed in danger of failing, but the FDIC on Aug. 15 announced that it granted financial assistance to facilitate the acquisition of the bank by Kansas State Bank, Garnett, Kan. The FDIC's assistance package consists of a guaranty to Kansas State Bank against potential losses of approximately $277,000.

• 94. **Mendon State Bank,** Mendon, Ill., closed Aug. 20. Deposits of $18.8 million assumed by First Midwest Bank/Quincy NA, Quincy, Ill.

• 95. **United Bank of Minneapolis,** Minneapolis, Kan., closed July 21. Deposits of $21.6 million assumed by the Bennington State Bank, Bennington, Kan.

96. **Danbury Bank,** Danbury, Tex., closed Aug. 21. Deposits of $9.1 million assumed by Danbury State Bank, a newly chartered subsidiary of P.J.D. Bancshares Inc., Louise, Texas.

97. **The First National Bank in Rifle,** Rifle, Colo., closed Aug. 21. Pay off of insured deposits. All but about $299,000 of the total of $17.1 million in deposits were within the federal insurance limit.

• 98. **Albany State Bank,** Albany, Mo., closed Aug. 28. Deposits of $4.7 million assumed by United Missouri Bank of St. Joseph, St. Joseph, Mo. The FDIC provided a note receivable in lieu of a cash advance.

99. **Buena Vista Bank and Trust Co.,** Buena Vista, Colo., closed Aug. 28. Pay off of insured deposits. All but about $900,000 of the total of $29.7 million in deposits were within the federal insurance limit.

100. **American National Bank of Eastridge,** Casper, Wyo., closed Aug. 28. Pay off of insured deposits. All but about $5,000 of the total of $3.7 million in deposits were within the federal insurance limit.

101. **Mid Valley Bank,** Omak, Wash., was deemed in danger of failing, but the FDIC on Aug. 30 announced that it granted financial assistance to facilitate the acquisition of the bank by First Bank System Inc., Minneapolis. As a result, First Bank System established a new state-chartered bank, First Bank Washington, Omak, to purchase the assets and assume the liabilities of Mid Valley Bank. The FDIC's financial assistance consisted of a guaranty to First Bank Washington against potential losses to a maximum of $3.5 million.

• 102. **Fairview State Bank,** Fairview, Okla., closed Sept. 4. Deposits of $22.7 million assumed by Community National Bank of Okarche, Okarche, Okla. The FDIC provided a note receivable in lieu of a cash advance.

103. **Western Bank,** Midland, Tex., closed Sept. 4. Deposits of $68 million assumed by United Bank NA, Midland. The FDIC provided a note receivable in lieu of a cash advance.

104. **Central Bank and Trust of Tulsa,** Tulsa, Okla., closed Sept. 10. Deposits of $54.5 million assumed by the F&M Bank and Trust Co., Tulsa. The FDIC provided a note receivable in lieu of a

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Failures . . .

➳ Continued from Page 15

cash advance.

105. **Texas Independence Bank**, Pasadena, Tex., closed Sept. 18. Deposits of $11.8 million assumed by the Texas Independence Bank, Pasadena, a newly chartered subsidiary of Citizens Bank Inc., Baytown, Tex.

106. **Texas Bank & Trust**, Lubbock, Texas, closed Sept. 19. Deposits of $30.8 million assumed by RepublicBank Lubbock NA, Lubbock.

• 107. **The Home State Bank**, La Crosse, Kan., closed Sept. 25. Deposits of $12.4 million assumed by Farmers Bank and Trust NA, Albert, Kan.

108. **Heritage National Bank**, Richardson, Tex., closed Sept. 25. Deposits of $30.1 million assumed by Brookhollow National Bank, Richardson, a newly chartered subsidiary of Brookhollow Bancshares Inc., Dallas.

109. **American Bank and Trust Co.**, Lafayette, La., closed Sept. 26. Deposits of $151.2 million assumed by Whitney National Bank of New Orleans.

• 110. **Missouri Farmers Bank**, Mound City, Mo., closed Oct. 2. Deposits of $23.3 million assumed by United Missouri Bank of St. Joseph, Mo.

111. **Century National Bank**, Houston, closed Oct. 2. Insured deposits transferred to Sterling Bank-Willowbrook, a newly chartered subsidiary of Sterling Bancshares Inc., Houston. All but $72,000 of total deposits of $13.7 million were within the federal insurance limit.

112. **Frontier National Bank**, Vista, Calif., closed Oct. 2. Deposits of $9.6 million were assumed by Vista National Bank.

113. **Columbia Community Bank**, Hermiston, Ore., closed Oct. 3. Deposits of $4.2 million were assumed by Inland Empire Bank, Hermiston.

114. **Independent National Bank**, Covina, Calif., closed Oct. 9. Insured deposits transferred to Chino Valley Bank, Chino, Calif. All but $927,000 of total deposits of total of $27.8 million were within the federal insurance limit.

115. **Valley State Bank**, Baggs, Wyo., closed Oct. 17. Pay off of insured deposits. All but $2,300 of the total of $4 million in deposits were within the federal insurance limit.

• 116. **Bank of Gering**, Gering, Neb., closed Oct. 23. Deposits of $20.4 million assumed by First State Bank, Scottsbluff, Neb.

117. **Stillwater Community Bank**, Stillwater, Okla., closed Oct. 23. Deposits of $18.6 million assumed by the Bank NA, McAlester, Okla.

118. **Security National Bank**, Anchorage, Alaska, closed Oct. 23. Deposits of $38.8 million assumed by Rainier Bank Alaska NA, Anchorage.

119. **Republic Bank**, Blanchard, La., closed Oct. 31. Deposits of $39.3 million assumed by American Bank & Trust Company in Monroe, Monroe, La.

• 120. **Sedgwick County Bank**, Julesburg, Colo., closed Nov. 5. Insured deposits were transferred to the First National Bank of Julesburg. All but $500 of the total of $3.7 million in deposits were within the federal insurance limit.

• 121. **First Stock Yards Bank**, St. Joseph, Mo., closed Nov. 6. Deposits of estimated $32.1 million assumed by the Bank of St. Joseph.

• 122. **The Home Bank**, Savannah, Mo., closed Nov. 6. Deposits of estimated $40.7 million were assumed by United Missouri Bank of St. Joseph, St. Joseph, Mo.

123. **The First National Bank and Trust Company of Enid**, Enid, Okla., closed Nov. 6. Pay off of insured deposits. All but $1.4 million of the total of estimated $91.2 million in deposits were within the federal insurance limit.

124. **The Citizens State Bank**, Donna, Tex., closed Nov. 6. Deposits estimated at $27.6 million assumed by Raymondville State Bank, Raymondville, Tex.

125. **Metropolitan Bank & Trust Co.**, Baton Rouge, La., closed Nov. 7. Deposits estimated at $65.4 million assumed by the Whitney National Bank of New Orleans.

• 126. **Chokio State Bank**, Chokio, Minn., closed Nov. 7. Deposits estimated at $11 million assumed by First Bank of Chokio, a newly chartered subsidiary of Barron Bancshares Inc., Chokio.

127. **The Hoxie State Bank**, Hoxie, Kan., closed Nov 13. Deposits of $32.1 million assumed by Prairie Bank, Hoxie, a newly chartered subsidiary of Prairie Bancshares Inc., Oakley, Kan.

• 128. **First National Bank of Temple**, Temple, Okla., closed Nov. 14. Deposits estimated at $6.6 million, including $7,000 that exceeded the federal insurance limit, have been transferred to Union National Bank of Oklahoma, a newly chartered subsidiary of the Union of Arkansas Corp., Oklahoma City.

129. **The Bank of Northern California**, San Jose, closed Nov. 14. Deposits of $14.1 million assumed Pacific Valley Bank, San Jose.

130. **Texana National Bank of College Station**, College Station, Tex., closed Nov. 20. Deposits estimated at $11.1 million assumed by First State Bank in Caldwell, Caldwell, Tex.

131. **Norman Bank of Commerce**, Norman, Okla., closed Nov. 20. Deposits estimated at $38.8 million assumed by First Interstate Bank of Oklahoma NA, Oklahoma City.

132. **First National Bank**, Willows, Calif., closed Nov. 20. Deposits estimated at $61.3 million assumed by First Interstate Central Bank, Willows, a newly chartered subsidiary of First Interstate Bancorp, Los Angeles, Calif.

133. **Bank of Commerce**, Morristown, Tenn., was deemed in danger of failing, but the FDIC announced Nov. 26 that it granted financial assistance to keep the $66 million-deposit institution from failing. The FDIC's financial assistance consisted of a purchase of assets for $13 million. It was the fifth "open bank" rescue by the FDIC this year.

134. **Hays State Bank**, Hays, Kan., closed Dec. 4. Deposits of $31.2 million transferred to Farmers State Bank and Trust Co. of Hays.

135. **Panhandle Bank and Trust Co.**, Borger, Tex., closed Dec. 4. Deposits of $96 million assumed by Amarillo National Bank, Amarillo, Tex.

• 136. **First National Bank of Stewartville**, in Stewartville, Minn., closed Dec. 4. Deposits of $17.9 million transferred to Marquette Bank Rochester, of Rochester, Minn.

• 137. **Cordell National Bank**, Cordell, Okla., closed Dec. 5. All but $146,000 of the total of $71.3 million in deposits were within the federal insurance limit. Insured deposits were transferred to City National Bank of Weatherford, Weatherford, Okla.

• 138. **The Citizens Bank of Windsor**, Windsor, Mo., closed Dec. 9. Deposits of $23.3 million assumed by United Missouri Bank of Warrensburg, Warrensburg, Mo.

139. **First Bank & Trust Co.**, Booker, Tex., closed Dec. 18. All but $1.8 million of the total of $78.4 million in deposits were within the federal insurance limit. Insured deposits were transferred to First National Bank of Perryton, Perryton, Tex.

140. **Landmark National Bank**, Denver, closed Dec. 18. Deposits of $9.1 million assumed by Omnibank Leetsdale, Denver, a newly chartered subsidiary of Omnibancorp, Denver.

141. **Lago Vista National Bank**, Lago Vista, Tex., closed Dec. 18. All but $34,700 of the total of $10.6 million in deposits were within the federal insurance limit. Insured deposits were transferred to Greater Texas Bank Leander, Leander, Tex.

142. **Farmers State Bank**, Lueders, Tex., closed Dec. 19. Deposits of $8.4 million were assumed by Farmers and Merchants National Bank of Merkel, Merkel, Tex.

143. **Lakeland State Bank**, Pequot Lakes, Minn., closed Dec. 19. Deposits of $46.5 million assumed by the Northern National Bank, Bemidji, Minn.

144. **Bank of Kansas City**, Kansas City, Mo., was deemed in danger of failing, but the FDIC announced on Dec. 29 that to keep the $108.2 million institution from failing it granted financial assistance of $1 million in cash plus other guarantees. This resulted in the bank merging with the Merchants Bank, Kansas City, Mo. It was the sixth open bank rescue by the FDIC in 1986.

145. **Citizens Bank & Trust Co.**, Arcadia, La., was deemed in danger of failing by the FDIC. The agency on Dec. 31 announced that it granted financial assistance to keep the $10.7 million-deposit bank from failing. The assistance consisted of the purchase of $377,000 of poor-quality assets. As a result, the bank's one office became a branch of the First National Bank of Bienville Parish, Arcadia. It was the seventh open bank rescue by the FDIC in 1986. ■

Bank Automation Group Names 18 to Hall of Fame

PHILADELPHIA — The Bank Automation Association of the Delaware Valley has designated 18 people as charter members of its hall of fame, including former officers of the association and outsiders who made significant contributions to its seminars and other programs.

The charter members were inducted on Dec. 4 at a dinner here commemorating the regional group's 25th anniversary.

Former association officers in the hall of fame are J. Thomas Conley of Thomson McKinnon Securities; John F. Diener, formerly of Provident National Bank; John K. Easton Jr., Provident National Bank; George F. Hall, Philadelphia National Bank; Robert B. Muller, formerly of Boardwalk National Bank; William H. Robinson Sr., Electronic Check Services Inc.; Frederick E. Ruccius Jr., Bank of Pennsylvania; George Sims (retired), Land Title Bank & Trust Co.; and Walter E. Trabbold (retired), Bank of Delaware.

Also named were: Barry I. Deutsch, senior vice president, Mellon Bank, Pittsburgh; John F. Fisher, senior vice president, Banc One Corp., Columbus, Ohio; Jeffrey Kutler, staff writer, the *American Banker*, New York; Wayne B. Lewin, president, First Financial Marketing Corp., Schaumburg, Ill.; Robert H. Long, executive vice president, Sendero Corp., Phoenix.

Others included Dale L. Reistad, president, Electronic Funds Transfer Association, Washington; George C. White, president, White Papers Inc., Upper Montclair, N.J.; William E. Whitesell, chairman, department of economics, Franklin & Marshall College, Lancaster, Pa.; and Linda Fenner Zimmer, payment services correspondent, Marlborough, Conn. ■

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Auction Notices

B. KOMITO DCA LIC# 768450 &/OR M. SKOLNICK DCA LIC# 793108 &/OR S. SPERBER DCA LIC# 769437 Sell, Jan. 21, 1987 10:15 A.M. 2375 McDonald Ave Bklyn 1985 Ford 2 Dr Sdn 1FABP0441DW258912 Re: D. Reddick: 10:45 A.M. 17 McDonald Ave Bklyn 1975 International Truck D1022ECA22240 Re: E. Serrano: 11:30 A.M. 125-15 Roosevelt Ave Queens 1982 Toyota 4 Dr Sdn JT2AL21E0C4451534 Re: N. Wallach: 12:00 P.M. 108-39 44th Ave Queens 1979 Chevrolet 4 Dr Sdn 1W19M9B496317 Re: J. Sellars: 12:30 P.M. 221-06 Hempstead Ave Queens 1978 Honda 2 Dr Sdn SJE3033228 Re: N. Tilmont: 1:15 P.M. 810 Glenmore Ave Bklyn 1980 Pontiac 2 Dr Sdn 2H37W9A126059 Re: K. Green: 1:45 P.M. 2488 Fulton St Bklyn 1980 Buick 2 Dr Sdn 4Y573AE438258 Re: N. Burton: 2:30 P.M. 1000 E. 49th St Bklyn 1980 Buick 2 Dr Sdn 4J47SAG223942 Re: M. Chapman: I. BELENSON & CO., INC.

LIEN SALES: Jan. 15, 1987 At 8:30 A.M. At 1310 Castleton Ave., Staten Is., N.Y. A 1986 Pontiac #2G2AF27R9G9205663 Re: Charlotte A. DiCarlo & GMAC; A 1982 Olds #1G3AX37Y6CM229129 Re: Regency Litho Chase Leasing Corp. & Manufacturers Hanover Trust: In Brooklyn, N.Y.: At 9:30 A.M. At 2451 Coney Is. Ave. A 1980 BMW #WBA39970006790648 Re: Lawrence & Samuel Israel; At 11:30 A.M. at 169 E. 98 St. A 1978 Jaguar #UJ2T72405BW Re: John Powell & Navy Federal Credit Union; At 12 Noon A 1985 Alfa Romeo #ZARBA5414F1021030 Re: Vivian Harding, Thomas Buston & United County; At 12:45 P.M. At 120 Union Ave., A 1985 Pontiac #1G2FW87F5N237553 Re: Felix Cruz & GMAC; At 196 Stanton St., Manhattan At 1:30 P.M. A 1984 GMC Van #1G5CT18B9E0526366 Re: Dennis Rivera: At 93-45 Hollis Court Blvd., Queens, N.Y. At 4:30 P.M. A 1983 Chevrolet #2G1AN6990D1110480 Re: G.E. Credit Auto Lease Inc. AL DELLAVALLE, Auctioneer.

B. KOMITO DCA LIC# 768450 &/OR M. SKOLNICK DCA LIC# 793108 &/OR S. SPERBER DCA LIC# 769437 Sell, Jan. 13, 1987 10:30 A.M. 111 Livingston St Bklyn 1976 Volvo Subn VC26565E2002730 Re: G.W. Johnson: 11:00 A.M. 1 DeKalb Ave Bklyn 1977 Oldsmobile 2 Dr Sdn 3X37K7E159296 Re: J. Rodgers: 11:45 A.M. 270 Greene Ave Bklyn 1973 Oldsmobile 4 Dr Sdn 3N69H3E205572 Re: D. Patterson: 12:15 P.M. 1154 Atlantic Ave Bklyn 1977 Cadillac 4 Dr Sdn 6S69R7Q477665 Re: I. Ritchins: 12:45 P.M. 827 Sterling Pl Bklyn 1974 Datsun P/U Truck PL620269226 Re: M. Hauenstein: 1:15 P.M. 65 New York Ave Bklyn 1975 Cadillac 2 Dr Sdn 6D47S5Q117428 Re: E. Woodberry: 1:45 P.M. 22 Prospect Pl Bklyn 1972 Mercedes Benz 4 Dr Sdn 10806812003240 Re: C. Greene: 2:15 P.M. 13 Williams Ave Bklyn 1983 Cadillac 4 Dr Sdn 1G6AD698XD9105234 Re: D. Reese: I. BELENSON & CO., INC.

B. SPERBER DCA LIC# 794803 &/OR S. SPERBER DCA LIC# 769437 Sell, Jan. 13, 1987 9:45 A.M. 201 E. 18th St NYC 1985 Dodge 2 Dr Sdn JB3BC54H2FZ716319 Re: Iliria, Inc.: 10:00 A.M. 245 E. 93rd St NYC 1973 Mercedes Benz 4 Dr Sdn NY25294 Re: B. Koszegi: 10:30 A.M. 346 E. 94th St NYC 1977 Jaguar 4 Dr Sdn UH2T68425BW Re: R. Wilburn: 10:45 A.M. 1832 2nd Ave NYC 1977 AMC 2 Dr Sdn A7C465C115184 Re: N. Ohalloran: 11:15 A.M. 204 W. 102nd St NYC 1978 Chevrolet 2 Dr Sdn 1M27V8U134576 Re: F. Jacques: 11:45 A.M. 323 W. 96th St NYC 1980 Yamaha Motorcycle 3J2000276 Re: C. Katerouliotis: 12:45 P.M. 547 10th Ave NYC 1970 Buick Subn 434360H285404 Re: M. Radcliff: 1:15 P.M. 159 W. 24th St NYC 1980 Honda 2 Dr Sdn SMH2034058 Re: S & S Leasing Co.: 1:45 P.M. Pier 40 Ft of Houston St NYC 1976 Chevrolet Subn 1L45U61333730 Re: S. Brennan: 2:15 P.M. 300 Mercer St NYC 1973 Buick 2 Dr Sdn 4J57T3H117192 Re: R. Rodriguez: 3:15 P.M. 263 Bay St S.I. 1976 Buick 2 Dr Sdn 4S07C62710316 Re: L. Logan: I. BELENSON & CO., INC.

Raymond Brachfeld Auctioneer will sell under the N.Y. State Self Storage Lien Law on 1/16/87 at 10:30 A.M. and on such succeeding days as may be necessary, for Keepers Self Storage, at 43-10 21 St. L.I.C., N.Y., personal property belonging to: (At 603 Greenwich) - Francesco Calazzo #4336, Ed Brennan #2130, John Ferri #3218, Stewart Leuthner #0123, David Falsberg #1201, Jeffrey Morgan #3206, Mary Marshall Clark #3235, David Bowes #3212, Jeffrey Micheal #5227, Serigo Massaglia #3226. (At 201 64th St.) - Joseph Paone #1079, James Weber #A-49, Jose Santos #1118, Micheal Camacho #1189, James Cuisinier #1246, Susan Pulaski #1248, Famav Akiba #1213. (At 444 E. 10th St.) - Karen Zdermyer #2227, Julia Waller #2213, Harold Taylor #4124, Malcom Haves #1122, #1111, #6118, Joseph Ming #4170, Neomi Aguila #2251, Globtik Tankers Inc. #3144, Sonya Sonti #4122, Joseph Blalark #2111, Elizabeth Cabrera #5144, Percy Johnston #1146, Jimmy Knight #6037, Davan Enterprises #1105, Gilbert Lebron #2207. (At 2577 Forest Ave. Sta. Isl.) - Theresa Lockhart #1024, Ted Banasky #1415, Thomas Gerhardt #1129, Daniel O'Neil #1168, Thomas Cabano #1294, Ricardo Sarasa #A1512, Lester Wright #1054.